10 Gifts Investing Gives You

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Chapter 1

Financial Peace

I didn't start experiencing glimpses of financial peace until decades after I *started* investing.

After decades or years of investing, you start to see compound interest (#8) work in your favor.

Investing = paying yourself first.

When you pay yourself first before everyone else, you always have money. People who pay bills and expenses before they pay themselves frequently run out of money.

Flip the script, and you will stop living paycheck to paycheck and have the means to do more of what you want financially.

Always pay yourself first — even when you don't know how you'll pay your other bills.

Chapter 2

Financial Freedom

Most people don't and will never experience financial freedom because they don't invest.

Investing is the only way to build wealth — whether that means investing in financial education, creating passive income opportunities (an asset in Robert T. Kiyosaki's words), or investing in other assets (e.g., stocks).

You must put your mind and money to work, or they will stagnate.

The wealthiest people on the planet all have one thing in common: They own some kind of business and are avid investors. If it's working for them, it can work for you, too.

Chapter 3

A Positive Net Worth

The longer you invest, the more positive your net worth becomes, as long as you live below your means.

As long as you're investing, your net worth will grow in a positive direction.

Chapter 4

A Bigger Net Worth

As you continue investing, your net worth will inevitably increase as long as you live below your means.

The peril of not investing your money is you forfeit the exponential growth of your resources.

To grow your money faster, you must invest it.

Chapter 5

Passive Income

Once your investments reach a certain point, you could start living off your returns, or they could start paying your expenses.

Many people think investing is just for the future, but it's also a resource for you now. Some people use investing for long-term strategies. Others for short-term strategies.

Some use multiple investment vehicles for short-term and long-term gains or right-now-passive gains.

Investing provides you…

Chapter 6

Additional Income Streams

I didn't consider my investments as additional income streams until I noticed viable returns (e.g. when your returns can cover a bill or multiple bills).

The losses become more significant once you pass a certain threshold, but the overall gains are consistent and positive.

If you diversify your investment vehicles, you create multiple income streams for yourself. Diversification is your friend when it comes to investing; it's not only for "ignorant investors," it's for investors who know which strategies they want to bank on.

Chapter 7

Less Reliance On Employers

When you have financial peace, freedom, a positive net worth, a bigger net worth, passive income, and additional income streams, guess what?

You're less financially reliant on your employer, which can mitigate your mental, emotional, and physical stress.

Many people rely on their employers and live paycheck to paycheck. The problem with this is that your employer can abandon you anytime.

If your employer offers a 401k and matching, take advantage of the opportunity to save and invest and get FREE money.

The more you invest, the less dependent you will be on your employers (if you have one). And if you decide to leave your job, you're leaving with "guaranteed severance" from your 401k.

Chapter 8

Compound Interest

Consistent investors know all about compound interest and use it to their advantage. Over time, your investments grow. Over time, compound interest starts working harder; the more time you allow it to work on your behalf, the more forceful it works.

Take it from Warren Buffet. Below is a perfect example of how time creates exponential investment growth.

Chapter 9

Options

When you have money, you have more resources; when you have more resources, you have more options.

People who invest build more wealth for themselves and for whoever else they share it with.

Not investing robs you of financial options because you're avoiding the opportunity to accumulate both short-term and long-term wealth.

Do you want more options?

Chapter 10

A Second Emergency Fund

An emergency fund is your first round of defense when you lose a job, experience a financial surprise, or go through a recession.

Your investments are a second round of defense and can provide an additional buffer. Though I never encourage tapping into your investments, they're present for you if you have them.

If you've created passive income through investing, you can use your passive dividends to help cover your expenses, surprises (inconveniences), or financial setbacks.

Chapter 11

Recap: The 10 Gifts Investing Provides You

1. Financial peace
2. Financial freedom
3. A positive net worth
4. A bigger net worth
5. Passive Income
6. Additional income streams
7. Less reliance on employers
8. Compound interest
9. Options
10. A second emergency fund

The End.

Connect

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Thank You

Thank you for reading.

Thank you for bettering yourself.

Quotes of The Day

Keep the long-term vision top of mind.

Be a machine. Execute without fail.

Never settle. Never compromise.

"Your potential self is infinite."

Habits create your destiny.

Discipline is destiny.

Stay an outlier.

Commit once.

Pain is good.

Deviate.

Word of the Day

Live out your purpose each day. Work on your goals daily. Never quit on yourself. Fight through inertia. Fight mediocrity, one of the most addicting drugs.

12 Commitments

1. Commit to personal development, your purpose, and your goals.
2. Commit to living below your means and building real wealth.
3. Commit to refusing mediocrity in yourself and in every relationship you allow.
4. Commit to minimalism, clarity, and cutting the excess that drains you.
5. Commit to staying addiction-free—no substances, no compulsions, no escapes.
6. Commit to holistic health: mental, physical, emotional, spiritual, financial, professional, and relational.
7. Commit to giving—time, energy, resources—without resentment or expectation.
8. Commit to knowing yourself deeply and never ceasing your own evolution.
9. Commit to saying “no” with confidence and creating boundaries that protect your peace.

10. Commit to unshakeable discipline in every area of your life.
11. Commit to continuously obliterating the limitations you and others set for you.
12. Commit to living without bucket lists. Only execution.